

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DENNIS F COX
LISA L. COX
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-10401 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/20/2017 and confirmed on 7/12/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		39,276.60
Less Refunds to Debtor	1,109.98	
TOTAL AMOUNT OF PLAN FUND		38,166.62

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,700.00	
Trustee Fee	1,945.80	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,645.80

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON - TRUSTEE	0.00	13,044.80	0.00	13,044.80
	Acct: 5244				
	BANK OF NEW YORK MELLON - TRUSTEE	253.67	253.67	0.00	253.67
	Acct: 5244				
	CRAWFORD COUNTY TAX CLM BUREAU*	616.71	616.71	83.51	700.22
	Acct: 6241				
	CITIZENS BANK NA(*)	10,263.00	10,263.00	768.04	11,031.04
	Acct: 0906				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: 0217				
					25,029.73

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	DENNIS F COX	0.00	0.00	0.00	0.00
	Acct:				
	DENNIS F COX	1,109.98	1,109.98	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,700.00	3,700.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	476.26	476.26	0.00	476.26
	Acct: 7085				
	PA DEPARTMENT OF REVENUE*	2,216.48	2,216.48	0.00	2,216.48
	Acct: 7085				
					2,692.74

Unsecured					
	CAVALRY SPV I LLC - ASSIGNEE**	1,815.66	985.03	0.00	985.03
	Acct: 8356				
	PORTFOLIO RECOVERY ASSOCIATES, LL	585.41	317.60	0.00	317.60
	Acct: 2935				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,070.48	580.76	0.00	580.76

17-10401 TPA

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0115				
	QUANTUM3 GROUP LLC AGNT - MOMA FI	1,451.76	787.61	0.00	787.61
	Acct: 9119				
	DISCOVER BANK(*)	611.59	331.80	0.00	331.80
	Acct: 1800				
	DISCOVER BANK(*)	582.94	316.26	0.00	316.26
	Acct: 1508				
	HOLIDAY FINANCIAL SERVICES	0.00	0.00	0.00	0.00
	Acct: 6801				
	CAPITAL ONE NA**	756.67	410.51	0.00	410.51
	Acct: 5149				
	BILL ME LATER INC A/S/F SYNCHRONY B/	1,466.93	795.84	0.00	795.84
	Acct: 9881				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 7050				
	MIDLAND FUNDING LLC	353.51	191.79	0.00	191.79
	Acct: 5198				
	TNB VISA	0.00	0.00	0.00	0.00
	Acct: 2636				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 2420				
	ALLY BANK(*)	0.00	0.00	0.00	0.00
	Acct: 0406				
	PA DEPARTMENT OF REVENUE*	147.21	79.86	0.00	79.86
	Acct: 7085				
	INTERNAL REVENUE SERVICE*	2.38	1.29	0.00	1.29
	Acct: 7085				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5198				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					4,798.35

TOTAL PAID TO CREDITORS 32,520.82

TOTAL CLAIMED

PRIORITY	2,692.74
SECURED	11,133.38
UNSECURED	8,844.54

Date: 06/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecl@chapter13trusteevdpa.com

IN RE:

DENNIS F COX
LISA L. COX
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:17-10401 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Dennis F Cox
Lisa L. Cox
Debtors

Case No. 17-10401-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Jun 28, 2021

User: lmar
Form ID: pdf900

Page 1 of 4
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Dennis F Cox, Lisa L. Cox, 11379 Beuchat Road, Guys Mills, PA 16327-5111
cr	+ BANK OF AMERICA, N.A., 16001 N. Dallas Pkwy, Addison, TX 75001-3311
cr	+ First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center, 12 Federal Street, First Floor, Pittsburgh, PA 15212-5752
14415113	+ Bank of America, PO Box 15227, Wilmington, DE 19886-5227
14665117	+ Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14406695	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
14406696	+ First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363
14406697	+ Holiday Financial Services, 715 West 38th Street, Erie, PA 16508-2626
14406703	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14406705	+ Target, C/O Financial & Retail Services, Mailstop BT, PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncmail@w-legal.com	Jun 28 2021 23:27:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14632139	Email/Text: ally@ebn.phinsolutions.com	Jun 28 2021 23:26:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14406688	+ Email/Text: ally@ebn.phinsolutions.com	Jun 28 2021 23:26:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14406691	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 28 2021 23:26:00	Citizens Bank, Attn: Bankruptcy, 443 Jefferson Boulevard, Ms Rjw-135, Warwick, RI 02886
14520759	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 28 2021 23:26:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14707799	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2021 23:26:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14406689	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 28 2021 23:32:01	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14664359	+ Email/Text: bnc@bass-associates.com	Jun 28 2021 23:26:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
14406690	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2021 23:32:03	Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14406692	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2021 23:26:53	Comenity Bank / Bon Ton, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
14415114	+ Email/Text: rkiser@co.crawford.pa.us	Jun 28 2021 23:27:00	Crawford County Tax Claim Bureau, 903

District/off: 0315-1

User: lmar

Page 2 of 4

Date Rcvd: Jun 28, 2021

Form ID: pdf900

Total Noticed: 35

14406693	Email/PDF: DellBKNNotifications@resurgent.com	Jun 29 2021 10:46:23	Diamond Park, Meadville, PA 16335-2694
14406706	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2021 23:32:10	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
14415310	Email/Text: mrdiscen@discover.com	Jun 28 2021 23:26:00	Visa Dept Store National Bank / Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14406694	+ Email/Text: mrdiscen@discover.com	Jun 28 2021 23:26:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14406699	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 28 2021 23:26:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14406701	+ Email/Text: PBNCNotifications@perituservices.com	Jun 28 2021 23:26:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14696869	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 28 2021 23:27:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14694831	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2021 23:32:09	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14408039	+ Email/PDF: rmscidi@recoverycorp.com	Jun 28 2021 23:31:49	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14406702	+ Email/PDF: gecscdi@recoverycorp.com	Jun 28 2021 23:31:39	PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
14413017	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 28 2021 23:26:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14678280	Email/Text: bnc-quantum@quantum3group.com	Jun 28 2021 23:26:53	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14951981	+ Email/Text: bncmail@w-legal.com	Jun 28 2021 23:27:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14406704	+ Email/PDF: gecscdi@recoverycorp.com	Jun 28 2021 23:31:59	Synchrony Bank / Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., The Bank of New York Mellon Fka The Bank, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., The Bank of New York Mellon Fka The Bank, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., The Bank of New York Mellon Fka The Bank, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.

District/off: 0315-1

Date Rcvd: Jun 28, 2021

User: lmar

Form ID: pdf900

Page 3 of 4

Total Noticed: 35

cr Bank of America, N.A., The Bank of New York Mellon FKA The Bank, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr Bank of America, N.A., The Bank of New York Mellon FKA The Bank, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr Bank of America, N.A., EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr The Bank Of New York Mellon FKA The Bank Of New Yo
14666313 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO, JPMORGAN CHASE BANK, N.A., AS INDENTURE, TRUSTEE FOR THE CWABS REVOLVING HOME, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA, N.A.
cr *+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14406700 *+ Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14406698 * Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 18 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2021 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York As Successor et. al.
bnicholas@kmllawgroup.com

Daniel P. Foster

on behalf of Debtor Dennis F Cox dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Joint Debtor Lisa L. Cox dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Donna M. Donaher

on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com

Joseph A. Dessoye

on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York As Successor et. al. pawb@fedphe.com

Maria Miksich

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI mmiksich@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

District/off: 0315-1

User: lmar

Page 4 of 4

Date Rcvd: Jun 28, 2021

Form ID: pdf900

Total Noticed: 35

TOTAL: 8